Terms and Conditions

Dash PET Plus Promotion

1. This Dash PET Plus Promotion ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from 13 October 2025 to 31 December 2025 both dates inclusive ("Promotion Period").

2. This Promotion is open to Dash PET users only.

3. This Promotion is only applicable for online application of Dash PET Plus via **Singtel Dash mobile app.**

4. **1% Additional Bonus Units**

Product	Minimum Single Premium	Bonus units
Dash PET Plus	S$5,000	1%* additional bonus units **calculated on the amount of premium received by Etiqa*

   a) Customers who purchase the Dash PET Plus policy with a Minimum Single Premium of S$5,000 will be eligible to receive 1% of additional bonus units ("Bonus Units").

   b) The Bonus Units will only be issued once per Dash PET Plus policy and are not withdrawable in the first Dash PET Plus policy year.

   c) Should you free look/surrender your Dash PET Plus policy in the first year, Etiqa will deduct the Bonus Units (excluding any dividends paid out) from the surrender amount of the policy, provided no claims have been made.

   d) Bonus Units are not transferable, exchangeable for cash, good and services.

   e) Eligible customers will automatically receive the Bonus Units in their Dash PET Plus account value after the Minimum Single Premium is received. If Single Premium is received after 3 p.m. (Singapore time), unit price will be based on next valuation day.

5. **Up to S$150 Cashback**

Product	Single Premium	Cashback
Dash PET Plus	S$1,000 - S$1,999	S$15
	S$2,000 – S$5,999	S$35
	S$6,000 – S$9,999	S$100
	S$10,000 and above	S$150

Maximum Product Cashback for each customer is capped at S$150.

a) The respective Cashback ("Cashback") will only be issued once per customer in the form of Dash Credits into the Dash Wallet. Should customers have multiple Dash PET Plus policies, Cashback will be awarded based on policy with highest Single Premium.

b) To qualify for Cashback, the Dash PET Plus Single Premium has to be made with fresh funds and maintained for 90 days with no withdrawals, and provided no claims have been made.

c) Fresh funds mean funds which are not transferred from any existing insurance savings plans with Etiqa. Total account value for existing insurance savings plans with Etiqa has to be maintained throughout 90 days period.

d) Cashback will be credited to the eligible customers' Dash Wallet within 90 days from 31 December 2025, provided that all of the above conditions are met.

e) The Cashback is not transferable nor exchangeable for any item in part or whole and is not replaceable.

6. Existing terms and conditions for the product apply.

7. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, referral discounts, staff discounts and privileges, unless otherwise stated.

8. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

9. By participating in the Promotion, the customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa's negligence), losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Promotion.

10. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.

11. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Bonus units and Cashback without prior notice and liability to any person.

12. Etiqa’s decision on all matters relating to the Promotion is final and binding on all customers.

13. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

14. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.

15. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time without prior notice, by posting such amendment(s) to **www.tiq.com.sg**.

16. By participating in the Promotion, the customer consents to Etiqa and its related, its agents, authorized service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa’s website, which the customer confirmed that they have read and understood.

    The customer confirms and agrees that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.

    In addition, where personal data of any person is disclosed by the customer, the customer further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

17. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.

Important notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

Dash PET Plus is an Investment-Linked Plan (ILP) which invest in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from us via www.tiq.com.sg/dash-pet-plus. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. As term life insurance has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 6 October 2025.